- 12. A method as recited in claim 9 further comprising:
- sending related information, by said value-adding party, that is related to said presentor information to said presenter.
- 13. A method as recited in claim 7 further comprising:
- sending a copy of said payment authentication response message and said transaction identifier to a history server for storage.
- 14. A method as recited in claim 13 further comprising:
- retrieving a copy of said payment authentication response message and said transaction identifier from said history server; and
- verifying the transaction identifier to audit a value-adding transaction between said requestor and said valueadding party.
- **15**. A method as recited in claim 14 wherein a copy of said payment authentication response message and said transaction identifier is retrieved by said value-adding party for dispute resolution purposes further comprising:
 - sending said copy of payment authentication response message and transaction identifier to said requestor in order to resolve a dispute.
 - 16. A method as recited in claim 13 further comprising:
 - retrieving a copy of said payment authentication response message and said transaction identifier from said history server; and
 - analyzing said presenter information for data mining purposes.
- 17. A method as recited in claim 1 wherein said trusted party is a financial institution.
- **18**. A method as recited in claim 1 wherein said trusted party maintains said account of said customer.
- 19. A method for a shipper to interact with an online authentication system wherein the identity of a customer is authenticated during an online transaction by a trusted party, said method comprising:
 - receiving an identity authenticating password from said customer;
 - comparing said identity authenticating password against a password previously designated for an account of said customer;
 - notifying a requestor that said customer is the actual owner of said account when said identity authenticating password received from said customer matches the password that was previously designated for said account, whereby said trusted party authenticates for the benefit of said requester that said customer is the actual owner of said account;
 - sending customer information to said shipper; and
 - shipping a purchased product to said customer.
 - **20**. A method as recited in claim 19 further comprising:
 - evaluating said customer information against a set of criteria and sending said customer information to said shipper if said customer information satisfies said set of criteria.
- 21. A method as recited in claim 20 wherein said customer information includes a mailing address.

- 22. A method as recited in claim 19 further comprising:
- gathering said customer information from said requestor and said trusted party.
- 23. A method as recited in claim 19 further comprising:
- sending a payment authentication request message from said requestor to said trusted party to request said trusted party to authenticate said identity of said customer.
- **24.** A method as recited in claim 23 wherein said payment authentication request message includes customer information maintained by said requestor.
 - 25. A method as recited in claim 23 further comprising:
 - sending a payment authentication response message from said trusted party to said requestor.
- **26**. A method as recited in claim 25 wherein said payment authentication response message includes customer information maintained by said trusted party.
 - 27. A method as recited in claim 25 further comprising:
 - generating a transaction identifier by said trusted party wherein said transaction identifier is associated with said online transaction and with said customer information that is sent to said shipper.
- **28**. A method as recited in claim 27 wherein said shipping operation is performed by said shipper only if said shipper receives said transaction identifier
 - 29. A method as recited in claim 28 further comprising:
 - agreeing to a set of rights and obligations by each of said requestor and shipper as a condition before the operation of sending presentor information to said shipper.
 - **30**. A method as recited in claim 28 further comprising:
 - generating a shipping invoice at a discount price when said shipper receives said customer information and said transaction identifier.
 - 31. A method as recited in claim 27 further comprising:
 - sending a copy of said payment authentication response message and said transaction identifier to a history server for storage.
 - 32. A method as recited in claim 31 further comprising:
 - retrieving a copy of said payment authentication response message and said transaction identifier from said history server; and
 - verifying the transaction identifier to audit a transaction between said requester and said shipper.
- **33**. A method as recited in claim 19 wherein said trusted party is a financial institution.
- **34.** A method as recited in claim 19 wherein said trusted party maintains said account of said customer.
 - 35. A method as recited in claim 19 further comprising:
 - generating a transaction identifier by said trusted party wherein said transaction identifier is associated with said online transaction and with said customer information;
 - sending said customer information and said transaction identifier to a plurality of shippers;
 - receiving a shipping price quote from at least some of said shippers; and
 - selecting a shipper to ship said purchased product based upon said price quotes.